

Item 1: Cover Page

Strategic Advisors, Inc.
1950 North Park Place
Atlanta, GA 30339
770.951.8411

Disclosure Brochure

April 9, 2020

This brochure provides information about the qualifications and business practices of Strategic Advisors, Inc. If you have any questions about the contents of this brochure, please contact us at 770.951.8411. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

Strategic Advisors, Inc. is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. The oral and written communications of an investment adviser provide you with information to assist you in determining whether to hire or retain that investment adviser.

Additional information about Strategic Advisors, Inc. also is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2: Summary of Material Changes

Strategic Advisors, Inc. (“Strategic Advisors”, “SAI”, “we”, “us” “or “our”) offer or deliver information about our qualifications and business practices to clients on an annual basis. We may also provide updated disclosure information about material changes on a more frequent basis. Any summaries of changes will include the date of our last annual update of our brochure.

Last Annual Update: 6/28/2019

The following is a summary of material changes made to this brochure since our last Annual Updating Amendment:

- Michael J. Stern was named the Chief Compliance Officer
- SAI has no longer provides advisory services to Individual Wealth Management clients
- SAI is now offering educational consulting services to Retirement Plans

A copy of our current brochure may be requested by contacting Michael Stern, Chief Compliance Officer, by telephone, at 770.951.8411 or by e-mail, at mike@lamonandstern.com. We will provide you with a copy of our current brochure at any time without charge.

Additional information about us is also available via the SEC’s website at, www.adviserinfo.sec.gov.

Information about your advisory representative can also be found in our brochure supplements.

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Item 4: Advisory Business

SAI, which is located in Atlanta, Georgia, is a corporation organized under the laws of the State of Georgia. Hollis Lamon and Michael Stern founded SAI in 1995 and are our principal owners. We are registered as an investment adviser with the State of Georgia.

We provide the following consulting services to Retirement Plan Sponsors and/or Investment Committees:

- Education on the establishment of retirement plans
- Investment analysis of funds that meet plan objectives
- Enrollment meetings for plan participants
- Educational support and information to plan participants

The Plan Sponsor/Investment Committee is responsible for selecting funds to be made available to plan participants within their plan.

As of 12/31/2019, Strategic Advisors did not manage any assets on a discretionary or non-discretionary basis.

Item 5: Fees and Compensation

Strategic Advisors is compensated based on Plan assets. The amount of fee is calculated based on the total market value of the Plan assets as of the last business day of the Service Period. All fees are charged in arrears. The recordkeeper who serves as the custodian and third-party administrator of the Retirement Plan defines the service period.

Our fee for the consulting services we provide to Retirement Plans is between 15 and 30 basis points. These fees are negotiable at our discretion depending on the complexity of the plan.

The recordkeeper determines the value of plan assets on the last day of the Service Period, calculates our fee, deducts the fee from plan/participant assets and pays the fee directly to Strategic on a monthly or bi-monthly basis as determined by the recordkeeper.

In addition to our fee, you will be required to pay other charges such as:

- custodial fees;
- transaction fees;
- Maintenance fees associated with certain retirement and qualified accounts;
- internal fees and expenses charged by mutual funds or exchange traded funds (“ETFs”); and
- other fees and taxes on securities transactions.

We do not receive any portion of these fees.

Mutual fund companies, exchange-traded funds (“ETFs”), and variable annuity issuers charge internal fees and expenses for their products. These fees and expenses are in addition to any advisory fees charged by us. Complete details of these internal fees and expenses are explained in the prospectuses for each investment.

Certain of our advisory representatives may also be registered representatives of Lamon & Stern (“LSI”), a broker-dealer that is a member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”). We and LSI share common ownership.

We do not execute any transactions pertaining to our advisory relationship with you through LSI. Should you choose to affect a securities transaction through one of our advisory representatives in his capacity as a registered representative of LSI, you will be charged a commission on that transaction.

Item 6: Performance-Based Fees

Performance-based fees are designed to give a portion of the returns of an investment to the investment adviser as a reward for positive performance. The fee is generally a percentage of the profits made on the investments.

We do not charge performance-based fees on any of our client accounts.

Item 7: Types of Clients

We provide consulting services to Retirement Plans.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

We conduct fundamental analysis of the investments options held by Retirement Plans. This entails studying the overall economic and industry conditions as well as the financial condition and the quality of an investment company's peer group performance in their investment style box, management, earnings, expenses, assets, and liabilities.

This analysis provides Plan Sponsors and Investment Committees with the information needed to ensure their investment options are consistent with their specific risk tolerances, investment goals and objectives. We offer no assurances or guarantees that any investment will be successful. General economic conditions, current interest rates, the performance of a particular industry or a particular investment company, and any number of other factors can affect investment performance.

All investments bear the risk of loss, including (among other things) loss of principal.

Item 9: Disciplinary Information

We have not been the subject of any legal or disciplinary events that would be material to your evaluation of our business or the integrity of our management.

Item 10: Other Financial Industry Activities and Affiliations

As explained under “Fees and Conditions” above, certain of our advisers are also registered representatives with LSI. We and LSI are affiliated through common ownership.

We believe this relationship does not present any potential conflict of interests because our services as an investment advisor are limited to providing consulting services to Retirement Plans. This service is not offered under our affiliated broker dealer and we do not service individual wealth management clients at Strategic.

Item 11: Code of Ethics; Participation or Interest in Client Transactions and Personal Trading

We have adopted a *Code of Ethics* (“*Code*”) to address the securities-related conduct of our advisory representatives and employees. The *Code* includes our policies and procedures developed to protect your interests in relation to the following:

- the duty at all times to place your interests ahead of ours;
- that all personal securities transactions of our advisory representatives and employees be conducted in a manner consistent with the *Code* and avoid any actual or potential conflict of interest, or any abuse of an advisory representative’s or employee’s position of trust and responsibility;
- that advisory representatives may not take inappropriate advantage of their positions;
- that information concerning the identity of your security holdings and financial circumstances are confidential; and
- that independence in the investment decision-making process is paramount.

We will provide a copy of the *Code* to you or any prospective client upon request.

We have adopted policies and procedures that are intended to address these conflicts of interest. These policies and procedures:

- require our advisory representatives and employees to act in your best interest, and
- prohibit favoring one client over another.

Advisory representatives and employees must follow our procedures when purchasing or selling securities in their personal accounts.

Item 12: Brokerage Practices

We recommend the use of Nationwide as the specific custodian, third party administrator and/or recordkeeper. This is based in part on our existing relationships; the custodian's financial strength; reputation; and, the cost and quality of custody and brokerage services provided to you and our other clients.

We do not receive economic benefits as a result of our relationship with Nationwide. These services provided by Nationwide are not contingent upon us committing any specific amount of business to them in trading commissions. We have not and will not enter into any soft-dollar arrangements with custodians or brokers.

Transaction-related fees and expenses for transactions executed through Nationwide may be higher than similar fees and expenses available to you through another custodian/broker-dealer to execute transactions and maintain custody of your account. We nonetheless strive to act in your best interests at all times.

Directed Brokerage

We do not conduct transactions on behalf of our clients. All transactions must be directed by the Plan Sponsor to the applicable custodian.

Item 13: Review of Accounts

SAI conducts an analysis of the investments available in their client's Retirement Plans. We review the overall economic and industry conditions as well as the financial condition and the quality of an investment company's peer group performance in their investment style box, management, earnings, expenses, assets, and liabilities. The results of our analysis are provided in writing to Plan Sponsors and Investment Committees on a quarterly basis.

Item 14: Client Referrals and Other Compensation

We do not directly or indirectly compensate any person who is not one of our advisory representatives or employees for client referrals.

Item 15: Custody

Your assets are maintained with a qualified custodian. We do not have physical custody of your assets and we do not direct the custodian to debit fees from your account.

We encourage you to contact our Chief Compliance Officer, Michael J. Stern, should you have any questions or concerns regarding your account.

Item 16: Investment Discretion

We do not exercise investment discretion with the services we provide.

Item 17: Voting Client Securities

We do not take any action or give any advice with respect to voting of proxies solicited by or with respect to the issuers of securities in which your accounts may be invested. In addition, we do not take any action or give any advice with respect to any securities held in any accounts that are named in or subject to class action lawsuits.

Item 18: Financial Information

We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to you. We have not been the subject of a bankruptcy proceeding.

Item 19: Requirements for State-Registered Advisers

- A. SAI is owned by Hollis Lamon and Michael Stern. Additional information about Mr. Lamon's and Mr. Stern's education, business background, and other business activities can be found in the brochure supplements that follows this section of the disclosure brochure.
- B. Other business activities of SAI are described in the "Item 10: Other Financial Industry Activities and Affiliations" section of this brochure and further described in Mr. Lamon's and Mr. Stern's supplements to this brochure.
- C. SAI is not compensated with performance-based fees.
- D. SAI has not been involved in an arbitration, nor found to be liable in any civil, self-regulatory organization or administrative proceeding.

E. As noted above, SAI is affiliated with LSI through common ownership. LSI is a general securities broker-dealer that is registered with the SEC, FINRA, and various state regulatory agencies.

Part 2B: Brochure Supplement – Hollis Lamon
Item 1: Cover Page

Hollis M. Lamon

Strategic Advisors, Inc.

1950 North Park Place

Atlanta, GA 30339

770.951.8411

Brochure Supplement

April 9, 2020

This brochure supplement provides information about Hollis M. Lamon that supplements the brochure for Strategic Advisors, Inc. You should have received a copy of that brochure. Please contact Michelle Farmer, Administrative Support Associate, if you did not receive a copy of our brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Lamon, CRD Number 862456, is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Hollis M. Lamon

Year of birth: 1955

Formal education:

- Mercer University; B.A. – History, 1977

Business background:

- Strategic Advisors, Inc. – President, (1995 to present)
- Lamon & Stern, Inc. – President, Registered Principal; (1983 to present)

Professional Designations:

Mr. Lamon is an Accredited Investment Fiduciary® (“AIF”®). AIF is a professional designation for professionals who have demonstrated knowledge and competency in the area of fiduciary responsibility. Holders of the AIF® mark have successfully completed a specialized program on investment fiduciary standards and subsequently passed a comprehensive examination.

Holders of the AIF® mark are required to abide by a Code of Ethics and complete six hours of continuing education annually.

Mr. Lamon is also a PLANSPONSOR Retirement Professional (“PRP”).

The PLANSPONSOR Institute, the education arm of *PLANSPONSOR*, established the PRP designation as an industry benchmark for establishing retirement plan sales and service expertise. Financial professionals who have earned the PRP designation have demonstrated the level of experience, expertise, and commitment to professionalism in retirement planning.

To qualify for the PRP designation, a candidate must have five years of direct or related experience in retirement plan sales and service, submit a letter of reference attesting to his or her qualifications for certification, complete a comprehensive qualification examination, and agree to comply with a Code of Ethics that commits the candidate to high standards of conduct, competency, knowledge, professionalism, integrity,

objectivity, and responsibility in the practice of his or her profession. PRP designees are required to complete 12 hours of continuing education each year.

Item 3: Disciplinary Information

Mr. Lamon has not been the subject of any legal or disciplinary event.

Item 4: Other Business Activities and Additional Compensation

In addition to his association with SAI, Mr. Lamon is also the president and a registered principal of Lamon & Stern, Inc. (a registered broker-dealer). You are not required to do business with Mr. Lamon in this capacity.

Mr. Lamon may receive commissions or other compensation from the sale of mutual funds or other investment products to you through Lamon & Stern, Inc. For example, Mr. Lamon may receive “12b-1 fees,” which are fees paid by mutual fund companies for the on-going marketing of their investment products. This additional compensation may present a conflict of interest because it creates an incentive to recommend certain investments over others that may not offer similar compensation.

Item 5: Additional Compensation

Mr. Lamon receives additional compensation for his activities. This compensation is described under “Other Business Activities” above.

Item 6: Supervision

Mr. Lamon is the President of the firm. There is no employee in a position to supervise Mr. Lamon. However, Mr. Lamon is subject to the firm’s procedures; and, he is bound by our *Code of Ethics* and the investment advisory agreements between the firm and its clients. Mr. Lamon may be reached at 770.951.8411.

Alternatively, you may contact Michael J. Stern, Chief Compliance Officer, should you have any questions or concerns regarding the information contained in this brochure.

Item 6: Requirements for State- Registered Advisers

Mr. Lamon has not been the subject of any arbitration claims, other proceedings or bankruptcy petitions.

Part 2B: Brochure Supplement – Michael Stern
Item 1: Cover Page

Michael J. Stern
Strategic Advisors, Inc.

1950 North Park Place
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770.951.8411

Brochure Supplement

April 9, 2020

This brochure supplement provides information about Michael J. Stern that supplements the brochure for Strategic Advisers, Inc. You should have received a copy of that brochure. Please contact Michelle Farmer, Administrative Support Associate, if you did not receive our brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Stern, CRD Number 2037836, is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Michael J. Stern

Year of birth: 1952

Formal education:

- Tulane University; B.A. – Sociology, 1974

Business background:

- Strategic Advisors, Inc. –Secretary/Treasurer; (1995 to present)
- Lamon & Stern, Inc. –Registered Representative; (1983 to present)

Item 3: Disciplinary Information

Mr. Stern has not been the subject of any legal or disciplinary event.

Item 4: Other Business Activities and Additional Compensation

In addition to his association with SAI, Mr. Stern is also a registered representative of Lamon & Stern, Inc. (a registered broker-dealer). You are not required to do business with Mr. Stern in this capacity.

As a registered representative of a broker-dealer, Mr. Stern may receive commissions or other compensation from the sale of mutual funds or other investment products to you. For example, Mr. Stern may receive “12b-1 fees,” which are fees paid by mutual fund companies for the on-going marketing of their investment products. This additional compensation may present a conflict of interest because it creates an incentive to recommend certain investments over others that may not offer similar compensation.

Mr. Stern is also the owner of Stern Consulting, LLC, which provides general consulting services to broker-dealers and registered representatives of broker- dealers.

Item 5: Additional Compensation

Mr. Stern receives additional compensation for his activities. This compensation is described under “Other Business Activities” above.

Item 6: Supervision

Mr. Stern is supervised by Hollis Lamon, Founder and President. Mr. Lamon can be reached at 770.951.8411.

Mr. Stern does not provide advisory services. He serves as corporate secretary and treasurer of the firm. However, Mr. Stern is subject to our procedures and our *Code of Ethics*.

Item 6: Requirements for State-Registered Advisers

Mr. Stern has not been the subject of any arbitration claims, other proceedings or bankruptcy petitions.

Part 2B: Brochure Supplement – H. Earle Garvin
Item 1: Cover Page

H. Earle Garvin
Strategic Advisors, Inc.

1950 North Park Place
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Brochure Supplement

April 9, 2020

This brochure supplement provides information about H. Earle Garvin that supplements the brochure for Strategic Advisors, Inc. You should have received a copy of that brochure. Please contact Michelle Farmer, Administrative Support Associate, if you did not receive our brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Garvin, CRD Number 2541360, is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

H. Earle Garvin

Year of birth: 1943

Formal education:

- Georgia State University, BBA – Bachelor of Business Administration, 1966
- Georgia State University, MBA – Master of Business Administration, 1968
- Georgia State University, MAS – Master of Actuarial Science, 1968

Business background:

- Strategic Advisors, Inc. – Investment Advisor Representative; (2018 to present)
- Lamon & Stern, Inc. –Registered Representative; (1994 to present)

Item 3: Disciplinary Information

Mr. Garvin has not been the subject of any legal or disciplinary event.

Item 4: Other Business Activities and Additional Compensation

In addition to his association with SAI, Mr. Garvin is also a registered representative of Lamon & Stern, Inc. (a registered broker-dealer). You are not required to do business with Mr. Garvin in this capacity.

As a registered representative of a broker-dealer, Mr. Garvin may receive commissions or other compensation from the sale of mutual funds or other investment products to you. For example, Mr. Garvin may receive “12b-1 fees,” which are fees paid by mutual fund companies for the on-going marketing of their investment products. This additional compensation may present a conflict of interest because it creates an incentive to recommend certain investments over others that may not offer similar compensation.

Mr. Garvin is also the Owner and President of Pension Financial Services, Inc. Mr. Garvin has the primary responsibility for managing the operations of this business.

Item 5: Additional Compensation

Mr. Garvin receives additional compensation for his activities with Lamon & Stern, Inc. This compensation is described under “Other Business Activities” above.

Item 6: Supervision

Mr. Garvin is supervised by Michael Stern, Chief Compliance Officer. Mr. Stern can be reached at 770.951.8411.

Item 6: Requirements for State-Registered Advisers

Mr. Garvin has not been the subject of any arbitration claims, other proceedings or bankruptcy petitions.